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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Mark Russell ATTIEH  
Serial No. : 09/937,976 Group Art Unit: 3685  
Filing Date : October 16, 2003 Examiner: John M. Winter  
For : METHOD OF CONDUCTING  
FINANCIAL TRANSACTIONS

30 Rockefeller Plaza  
New York, N.Y. 10112  
January 31, 2011

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**APPLICANT'S COMMENTS ON EXAMINER'S  
STATEMENT OF REASONS FOR ALLOWANCE**

Sir:

Applicant appreciates the Examiner's Statement of the Reasons for Allowance attached to the Notice of Allowability dated November 26, 2010 and submits that the allowed claims recite subject matter which further supports patentability for reasons in addition to those identified in the Reasons for Allowance.

Respectfully submitted,

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January 31, 2011  
Date